

Issuer: Challenger Retirement and Investment Services Limited ABN 80 115 534 453, AFSL 295642 RSE L0001304 ('Trustee') (referred to as 'we', 'us' and 'our').

To be completed by members of the Challenger Retirement Fund ABN 87 883 998 803. This includes investors in the **Challenger Guaranteed Allocated Pension, Challenger Guaranteed Personal Superannuation** and **Challenger Guaranteed Income Pension Plan**. You can choose who receives any remaining investment on your death. Please see the important information overleaf, which sets out the terms and conditions of any nomination.

PLEASE USE BLOCK LETTERS AND BLACK INK TO COMPLETE THIS FORM

SEND YOUR COMPLETED FORM TO:

Challenger
Reply Paid 3698
Sydney NSW 2001

Alternatively, log in via challenger.com.au and upload using ePost

Investor Services Team 13 35 66

+612 9994 7000 (if calling outside Australia)

8.00am to 6.00pm Monday to Friday (Sydney time)

1. Investor details

Account name

Account number

2. Cancel my existing reversionary election

Please cancel my existing reversionary election
 (Not available for Guaranteed Income Pension Plan Members)

3. Nomination of beneficiary(ies)

Pay my death benefit to my legal personal representative (on behalf of my estate). Percentage of benefit %

and/or

Pay my death benefit to the following individual(s).

Beneficiary 1

Name

Date of birth / /

Address

Suburb State Postcode

Telephone number

Relationship to you Spouse Child Financially dependent Interdependent Percentage of benefit %

Beneficiary 2

Name

Date of birth / /

Address

Suburb State Postcode

Telephone number

Relationship to you Spouse Child Financially dependent Interdependent Percentage of benefit %

Total nominations must equal 100%.

If you would like to nominate more than two beneficiaries, please provide this information on additional paper and attach it to this form when returning it to us.

4. Signature

Investor

I declare that I have read and understand the important information below.

Signature	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>
Full name	<input type="text"/>		

5. Witness declaration

This must be signed and dated by two adult witnesses who are not named as beneficiaries on this form.

Witness 1

I declare that this form was signed and dated by the investor in my presence.

Signature	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>
Full name	<input type="text"/>		

Witness 2

I declare that this form was signed and dated by the investor in my presence.

Signature	<input type="text"/>	Date	<input type="text"/> / <input type="text"/> / <input type="text"/>
Full name	<input type="text"/>		

Important information

If you complete and submit this form to us, these guidelines form part of the terms and conditions of your investment.

Binding nature of nomination

Where a valid form, completed in accordance with these guidelines, is accepted by us (or on our behalf), we will pay your death benefit in accordance with your nomination(s), subject to the terms set out in this form and any relevant law.

A valid nomination will replace all previous nominations.

You can only nominate your legal personal representative (on behalf of your estate) or your dependant as a beneficiary (as defined in relevant laws).

Definitions

Your **legal personal representative**, following your death, is the executor or administrator of your estate.

In the superannuation context, a **dependant** is:

- Your **spouse**, which is a person (whether of the same or opposite sex) who you are in a relationship with that is:
 - legally registered as a marriage or civil union; or
 - a de facto relationship (meaning that although you are not legally married, you live together on a genuine domestic basis as a couple).
- your **child** (including a stepchild or adopted child);
- someone who is **financially dependent** on you (which means you contribute necessary financial support to maintain that person);
- someone in an **interdependency relationship** with you (this is a close personal relationship between two people who live together where one or both provides for the financial, domestic and personal support of the other (or who would meet these conditions except they are temporarily living apart due to a physical, intellectual, psychiatric or other disability)).

Single nominated beneficiary

If you nominate a single beneficiary who is not a dependant at the time of your death they will not be entitled to receive any payment, and we will pay your legal personal representative (on behalf of your estate).

Multiple nominated beneficiaries

If you nominate multiple beneficiaries and a beneficiary predeceases you, or is not your dependant at the time of your death, their proportion will be distributed pro rata to the remaining eligible beneficiaries. If all beneficiaries predecease you or are not dependants at the time of your death, we will make the lump sum payment to your legal personal representative (on behalf of your estate).

Additional guidelines

Your nomination will be invalid if the Trustee has actual knowledge (prior to paying the benefit) that you have, after giving a valid nomination:

- married;
- entered into a de facto or like relationship with a person of either gender;
- separated on a permanent basis from your spouse; or
- had a child with a person other than your spouse.

If you nominate your legal personal representative to receive (on behalf of your estate) part or all of your death benefit, but the legal personal representative has not been appointed within 90 days of the date of death (or any later date the Trustee considers reasonable) the Trustee must pay that part (or all) of the death benefit to such one or more of your dependants or, if none, any other person in accordance with superannuation law, that the Trustee determines.

Where your nomination is wholly or partly invalid, the Trustee may make additional rules and procedures for the payment of your death benefit, as the Trustee considers appropriate. If the Trustee is unable to pay the death benefit in accordance with these guidelines, it may pay the relevant amount in accordance with superannuation law, as determined by the Trustee.